

# Biggest ever emergency exercise planned for M62

Around 100 workers from Greater Manchester and Cheshire's emergency services will work with Highways England's traffic officers through the night to respond to a staged multiple-casualty incident involving an overturned coach, two HGVs, eight cars and a motorbike.

Exercise Dark Knight will be held overnight on Saturday 10 August when the motorway is already due to be closed as part of a major upgrade to add extra lanes and new technology to a nine-mile section of the M62 near Warrington (junctions 10 to 12).

While Highways England contractors work on installing new gantry bases and changing the temporary road layout near junction 10 at Eccles Interchange, around 50 volunteers will take on the role of injured drivers and passengers to help bring the staged incident to life at the other end of the major road scheme.

The glass windows, fuel and other liquids will be removed from a 57-seater coach before it is towed onto the motorway and moved onto its side by workers at Hough Green Garage in Widnes, using a mobile crane. A car transporter will also be used to get the cars and motorbike into place for the exercise.

Chris Chadwick, North West resilience co-ordinator at Highways England, said:

Our motorways are among the safest in the world and we help to keep them safe by carefully planning what we'd do on the rare occasions when there's a major incident.

We normally have to do this away from the motorway to avoid disruption to drivers but will be able to make our latest scenario as realistic as possible by carrying out Exercise Dark Knight on the M62 when it's already closed overnight for major construction work.

We're working closely with the emergency services on the exercise and are grateful to the volunteers who are giving up their time to help make our motorways safer for everyone.

The St Joseph's Players amateur dramatic society in Leigh will take part.

Around 15 members of the St Joseph's Players amateur dramatic society in Leigh will take a break from rehearsals to take part in the exercise, painting themselves in fake blood and wounds to help make the incident as realistic as possible.

They will also be joined by volunteers from Greater Manchester Fire & Rescue Service and Casualties Union. Kath Roberts, who serves as a magistrate, has been a part of the St Joseph's Players since she was a teenager. She said:

We're one of the oldest amateur dramatic societies in the world having been established in the 1850s but I'm not aware of us being involved in anything like this before. We'll still need to carry off our parts but it will be a slightly different experience to appearing on stage in front of an audience!

I see the consequences of road collisions when I sit as a magistrate so anything we can do to help the emergency services improve their responses to incidents is definitely worthwhile.

We've got a wide range of people taking part on the night, aged from 20 to 84 and it should give us a genuine feel of what could happen in real life.

The stretch of the M62 between the M6 and the M60 is used by around 120,000 vehicles every day. More than 350 people are working on the latest stage of the project which involves major construction work at the side of the motorway to install new giant overhead gantries, CCTV masts, safety barriers and lighting columns.

Jason Rain, Operational Training Delivery Manager at Greater Manchester Fire & Rescue Service, said:

This exercise is a good opportunity for our crews to carry out imperative training for a major road traffic collision working collaborative with partner agencies.

The fire service carries out a variety of training exercises on a regular basis to ensure that our firefighters have the most up-to-date training and can work efficiently with other emergency services to achieve the best possible results.

The motorway will be closed overnight on the weekend of 10 August and 11 August. A diversion will take traffic along the M6, A556 and M56, with drivers travelling from the north of the region also being advised to consider using the M61 to reach their destinations.

## **General enquiries**

Members of the public should contact the Highways England customer contact centre on 0300 123 5000.

## **Media enquiries**

Journalists should contact the Highways England press office on 0844 693 1448

and use the menu to speak to the most appropriate press officer.

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## **UK-funded Karandaaz to promote sustainable energy and economic development**

A UK commitment to provide financing for renewable energy and energy efficiency to Pakistan's industrial Small and Medium Enterprises (SME) sector has been signed by the Department for International Development (DFID).

As part of DFID's Sustainable Energy and Economic Development (SEED) programme, Karandaaz will invest over £15 million to promote renewable energy generation and efficiency measures in Pakistani businesses. The SEED programme will work with firms, businesses, and financial institutions to demonstrate the financial viability of enhancing investments in clean energy and energy efficiency improvements.

The agreement was signed between Joanna Reid, Head of DFID Pakistan and Ali Sarfraz, CEO Karandaaz Pakistan. Karandaaz Board of Directors' Chairperson, Dr Shamshad Akhtar was also present at the occasion.

Speaking at the occasion, Joanna Reid, Head of DFID Pakistan said:

Less than 4% of Pakistan's electricity is generated from renewable sources. We are working to change that.

I believe that this investment in sustainable energy will go a long way in promoting energy-efficient and environment-friendly options for businesses, and at the same time help to generate more jobs and achieve greater prosperity.

Speaking at the occasion, Dr Shamshad Akhtar, Chairperson Karandaaz said:

Economic and urban development is a national priority for Pakistan. With 39% of the population residing in cities, Pakistan is not only the most urbanised, but also the fastest urbanizing country in South Asia. Pakistani cities' contribution to its GDP growth however, is much lower than in peer countries.

It has been estimated by the IFC that as much as 11%-14% of the energy utilised in Pakistan could be saved through energy conservation and efficiency measures, which is equivalent to two hours of power supply each day.

This grant from DFID will help bridge the financing gap and enable the emergence of sustainable and efficient energy for Pakistan's private sector, resulting in more vibrant and economically friendly cities, more competitive businesses and more jobs all leading to Pakistan moving closer to its targets as set under SDGs.

Speaking at the occasion, Ali Sarfraz, CEO Karandaaz said:

Karandaaz is proud to have established itself in a short span of time as a trusted partner of DFID to implement this additional focused financing programme for sustainable energy and energy efficiency in Pakistan. We will work closely with multilateral partners to pave the way for increased investments in the sustainable energy sector. This will also promote low carbon growth.

According to a latest World Bank study, more than 75% of Pakistani firms cite energy provision as a major constraint to growth. Where available, electricity provision is costly and inefficient, lowering competitiveness of industry and services. Daily load shedding and large leakages in the distribution system mean manufacturing firms cite access to electricity amongst the top obstacles to growth.

Climate and environment are a global priority for DFID. Domestically and internationally, the UK has been leading the way on climate change. This programme is also an opportunity for Pakistan to draw on UK expertise in clean energy for greener growth.

#### **Further information**

- According to Global Competitiveness Report, energy shortage has directly impeded Pakistan's ability to compete in international markets for Pakistan's export sector. Widespread use of renewable energy and energy efficiency is yet to kick off. 17% of the energy utilised in Pakistan could be saved through energy conservation and efficiency measures, which according to some estimates is equivalent to two hours of power supply each day.
- A market assessment conducted by the IFC in 2014 found that potential savings range from 11%-14%. The same assessment estimated the demand for renewable energy investment across six industrial sectors at \$2.2 billion. Incentives for firms and residences to switch to renewables have been initiated, but these have so far proven ineffective and the use of energy from renewable sources, excluding hydropower, is still under 4% of total energy generation as estimated by Hydrocarbon Development Institute of Pakistan.

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## [A year since the Global Disability Summit: UK invites stakeholders to review progress](#)

6th Aug marks a year since Pakistan made commitments towards disability inclusion at the UK hosted Global Disability Summit. The UK's Department for International Development (DFID) and Special Talent Exchange Programme (STEP) invited government representatives and members from disabled persons organisations to review progress towards disability inclusion to ensure that the commitments are met and work is on track.

The roundtable was held at the Centre for Inclusive Development (CIDP) which was also inaugurated today as part of Pakistan's commitment to make education inclusive for all and to invest in the necessary training skills so that no one is left behind.

The Centre was inaugurated at the National Library of Pakistan by the head of DFID, Joanna Reid. This is the first ever resource centre established to empower persons with a disability by giving them opportunities to learn better. This is an excellent initiative as the braille text and equipment alongside other facilities at the Centre will be accessible to all. CIDP will facilitate research, disability studies in the country and will serve as official repository of publications on disability inclusive development.

Addressing the event, DFID head Joanna Reid said:

Disability inclusion is a top priority for the UK in our international development work. I'm proud of what we've achieved over the past year and we're gathered today to ensure that we don't stop here.

We will not rest until every single person with a disability in Pakistan is counted, heard and included so that we leave no-one behind.

Giving the opening remarks, executive director STEP Atif Sheikh said:

We are grateful to DFID for ensuring disability inclusion in their

programmes and in the overall development of the country. Global Disability Summit held in July last year played a significant role in bringing stakeholders on one table in Pakistan.

CIDP which is being inaugurated today right after one year of the summit, is a breakthrough initiative to have record of all the efforts of disability stakeholders and to conduct evidence based research for policy level decisions. We are also obliged to National Library of Pakistan for their support.

Addressing the ceremony, Secretary, Ministry of National History and Literary Heritage Nadeem Shafiq said:

Congratulations to the STEP Team & DFID on the inauguration of the Centre of Inclusive Development (CID). We will make sure that our department will help the Disabled People Organizations (DPOs) in taking practical steps in supporting the rights of persons with disabilities in Pakistan.

Pakistan was one of the priority countries at the Global Disability Summit which brought together Ministers, heads of agencies, DPOs, and a range of other stakeholders from across the world. Representatives from Pakistan presented sustainable commitments for disability inclusion – which included eliminating discrimination, ensure inclusive education, promote financial empowerment and gather better data for the empowerment and inclusion of persons with a disability.

The roundtable was held to review progress and assess the extent to which those commitments are being translated into better lives.

The roundtable was attended by senior research analyst, Idara-e-Taleem-o-Aagahi (ITA), Afzan Munir, project director Centre for Education and Consciousness, Shabnum Sarfraz, Member Social Sector & Devolution Ministry of Planning, Development & Reform, Nadeem Shafiq, Telenor Pakistan Manager of Corporate Social Responsibility Abdullah Khan amongst other representatives of government, international organisations and persons with a disability.

### **Further information**

The Charter of Demands is the legacy document of the Global Disability Summit. The Government of Pakistan signed up this Charter last year. The Minister for National Health Services and the Secretary of the Planning Commission represented the government at the Summit and committed to ensure the rights, freedoms, dignity and inclusion for all persons with disabilities. This included a commitment:

- to eliminate stigma and discrimination against people with disabilities through legislation and policies that make a difference
- to support actions to advance inclusive quality education
- to create conditions for decent work and financial independence of

persons with disabilities, creating more and better jobs, and providing social protection, ensuring the necessary skills training, and making workplaces accessible

- to revolutionise the availability and affordability of appropriate assistive technology
- to gather and use better data and evidence to understand and address the scale, and nature of challenges faced by persons with disabilities

Some good developments towards disability inclusion have taken place in the last year:

- There is some progress towards enacting the Pakistan Disability Act; its legal vetting is complete, but it still needs parliamentary approval.
- The government announced a policy for universal access to assistive devices disabled persons under the Ehsaas programme.
- The Supreme Court issued orders to provincial governments for effective implementation of employment quota for persons with disabilities
- The State Bank of Pakistan launched a Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons”
- The Prime Minister issued a directive for provision of provision of necessary infrastructure including ramps, lifts, toilets for persons with disabilities in all buildings in Islamabad Capital Territory, and in all new construction projects.

**For more information:**

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## **CMA letter to Nationwide on further breaches of the NI PCA Banking Order**

Nationwide informed the CMA in June 2019 that between June 2018 to June 2019 it had failed to provide leaflets on switching PCAs to around 120,000 customers in breach of the Northern Ireland Personal Current Account Banking Market Investigation Order 2008. Although the Order was revoked before the CMA was notified of the breach, Nationwide has committed to provide affected customers with those leaflets.

For previous breaches by Nationwide of this Order see the [CMA's letter dated](#)

[30 October 2018.](#)

For information on the NI Banking PCA Order see [the case page](#).

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## **Nationwide refunds £6m to customers following CMA action**

The action comes after Nationwide was found to have broken Part 6 of the CMA's Retail Banking Market Investigation Order 2017, which ensures customers with personal current accounts receive a text alert before banks charge them for unarranged overdrafts. This gives customers time to take action to avoid unexpected charges.

Nationwide admitted contravening the Order 20 times, affecting over 320,000 customers. Some of the problems date as far back as February 2018 from when the Order was introduced.

The CMA has directed Nationwide to take immediate action and improve its practices and compliance with the Order. Any new processes must be audited by an independent body.

Adam Land, CMA Senior Director for Remedies, Business and Financial Analysis, said:

The text alerts we ordered banks to send to customers if they are about to slip into an unarranged overdraft are key to helping them avoid unexpected fees. Nationwide failed to do this on numerous occasions and our action today makes it clear they must fix this as a matter of urgency. It's imperative that these problems are sorted out immediately and that they don't occur again.

Although we are pleased that Nationwide is going to reimburse customers affected, the CMA needs stronger powers for cases like this which is why we are seeking the ability to impose fines when firms breach our Orders.

The CMA is also publishing a letter today to Nationwide about a breach of the Northern Ireland Personal Current Account Banking Market Investigation Order 2008.

Nationwide informed the CMA in June 2019 that, between June 2018 and June 2019, it had failed to provide leaflets on switching Personal Current Accounts to around 120,000 customers in breach of that Order. Although the Order was revoked before the CMA was notified of the breach, Nationwide has committed to provide affected customers with those leaflets.



## Notes to editors

1. The [Retail Banking Market Investigation Order](#) came into force in 2018, after the CMA's retail banking market investigation identified a number of competition problems in both the personal current account (PCA) and small and medium-sized enterprise (SME) banking markets. The order is part of a package of remedies designed to address these problems.
2. The CMA has already issued directions in relation to the Retail Banking market Investigation Order 5 times in 2019. Directions were issued to Bank of Ireland, Danske, HSBC, LBG and Santander who did not deliver all aspects of their App-to-App functionality required as part of implementation of Open Banking, by the date set out in the Open Banking Agreed Timetable and Project Plan. [More details are available here](#).
3. The CMA notes that in over 80% of the incidents identified the customer concerned received a text alert from Nationwide in relation to the risk of a payment not being paid which, if acted upon, would have resulted in the customer avoiding the charge. However, these texts failed to make clear to customers that they could incur charges by failing to take action, which is an important part of the Order.
4. At present, the law prevents the CMA from imposing fines for breaches of either Orders or undertakings. This limits the CMA's ability to ensure these breaches do not recur. However, Andrew Tyrie, Chair of the CMA, requested these powers to ensure proper deterrence as part of a package of wider reforms to the CMA's powers in a letter to former Secretary of State for Business, Energy and Industrial Strategy Greg Clark in February.
5. In December 2018, the Financial Conduct Authority announced new rules on overdraft alerts that would enter into force in December 2019 and on 7 June 2019 the FCA announced reforms to the way banks charge for overdrafts, with the CMA conducting its own complementary review of Part 6, starting in July 2019.
6. All media enquiries should be directed to the CMA press office by email on [press@cma.gov.uk](mailto:press@cma.gov.uk), or by phone on 020 3738 6460.